

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Matthew J Snowden  
Janice L Snowden  
DebtorsCase No. 14-18069-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey  
Form ID: pdf900Page 1 of 3  
Total Noticed: 49

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db #+Matthew J Snowden, 1002 Wyoming Circle, Lincoln University, PA 19352-9420  
jdb #+Janice L Snowden, 1002 Wyoming Circle, Lincoln University, PA 19352-9420  
aty +Adelstein & Kaliner, LLC, 350 S. Main Street, Suite 105, Suite 105,  
Doylestown, PA 18901, UNITED STATES 18901-4872  
cr +First Tennessee Bank National Association s/m/b to, c/o Lauren B. Karl, Esquire,  
9800B McKnight Road, Suite 230, Pittsburgh, PA 15237-6022  
13401060 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
13401062 +Bill Me Later, Po Box 2394, Omaha, NE 68103-2394  
13401064 +Chester County Tax Claim Bureau, 313 West Market St; Suite 3602,  
West Chester, PA 19382-2804  
13401066 +Citibank Best Buy, PO Box 790441, St Louis, MO 63179-0441  
13411298 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
13401070 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
13401071 +First Tennessee Bank, Po Box 84, Memphis, TN 38101-0084  
13410404 +First Tennessee Bank National Association, PO Box 1469, Knoxville, TN 37901-1469  
13401073 INTERNAL REVENUE SERVICE, Andover, MA 01810-9052  
13430036 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
13401078 +Orchard Bank, PO Box 80084, Salinas, CA 93912-0084  
13401079 PENNSYLVANIA DEPARTMENT OF REVENUE, Po Box 281210, Harrisburg, PA 17128-1210  
13401082 +Sears, Po Box 6282, Sioux Falls, SD 57117-6282  
13465226 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
13401083 +Upland Country Day School, 420 West Street Road, Kennett Square, PA 19348-1193  
13401084 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 20 2018 02:29:50 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 20 2018 02:29:28 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
cr +E-mail/Text: ally@ebn.phinsolutions.com Sep 20 2018 02:28:44 Ally Financial,  
P.O. Box 130424, Roseville, MN 55113-0004  
cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 20 2018 02:39:03  
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
13407218 E-mail/Text: ally@ebn.phinsolutions.com Sep 20 2018 02:28:44  
Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
13401059 +E-mail/Text: ally@ebn.phinsolutions.com Sep 20 2018 02:28:44 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300  
13423952 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 20 2018 02:39:52  
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
Oklahoma City, OK 73126-8941  
13401063 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2018 02:40:11 Cap One,  
Po Box 85520, Richmond, VA 23285  
13469156 +E-mail/Text: bncmail@w-legal.com Sep 20 2018 02:29:22 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13488210 +E-mail/Text: bncmail@w-legal.com Sep 20 2018 02:29:22 COMENITY CAPITAL BANK/PAYPAL CREDIT,  
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13436988 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2018 02:40:12  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
13401065 +E-mail/Text: bankruptcycollections@citadelbanking.com Sep 20 2018 02:29:56  
Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147  
13430051 +E-mail/Text: bankruptcycollections@citadelbanking.com Sep 20 2018 02:29:56  
Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119  
13401067 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 20 2018 02:28:53 Comenity Bank/amsnfrn,  
4590 E Broad St, Columbus, OH 43213-1301  
13401068 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 20 2018 02:28:53 Comenity Bank/lnbryant,  
Po Box 182789, Columbus, OH 43218-2789  
13401069 +E-mail/PDF: creditonebknofications@resurgent.com Sep 20 2018 02:40:22 CreditOne,  
PO 98873, Las Vegas, NV 89193-8873  
13491397 E-mail/Text: bankruptcy.bnc@ditech.com Sep 20 2018 02:28:49 GREEN TREE SERVICING LLC,  
P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785  
13401072 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 20 2018 02:28:49 Green Tree, PO Box 6172,  
Rapid City, SD 57709-6172  
13401074 +E-mail/Text: BKRMailOPS@weltman.com Sep 20 2018 02:28:51 Jared-galleria Of Jwlr,  
375 Ghent Rd, Fairlawn, OH 44333-4601  
13401075 E-mail/Text: camanagement@mtb.com Sep 20 2018 02:28:51 M&t Bank, 1 Fountain Pl,  
Buffalo, NY 14203  
13485323 E-mail/Text: bkr@cardworks.com Sep 20 2018 02:28:40 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
13401076 +E-mail/Text: bkr@cardworks.com Sep 20 2018 02:28:40 Merrick Bank, Pob 9201,  
Old Bethpage, NY 11804-9001

District/off: 0313-2

User: Stacey  
Form ID: pdf900

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Total Noticed: 49

Date Rcvd: Sep 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13401077 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 20 2018 02:29:15 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
13463996 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 20 2018 02:39:40  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13405024 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 20 2018 02:29:13  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13401080 E-mail/Text: bankruptcypgl@plaingreenloans.com Sep 20 2018 02:29:54 Plain Green,  
93 Mack Road Suite, Box Elder, MT 59521  
13401081 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 20 2018 02:51:29  
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
13404797 E-mail/Text: bnc-quantum@quantum3group.com Sep 20 2018 02:28:56  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13406579 E-mail/Text: bnc-quantum@quantum3group.com Sep 20 2018 02:28:56  
Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788,  
Kirkland, WA 98083-0788

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13992636\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
13401061 ##+BestChoice 123, Po Box 472, Talmage, CA 95481-0472

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

JON M. ADELSTEIN on behalf of Attorney Adelstein & Kaliner, LLC  
jadelstein@adelsteinkaliner.com, jsbamford@adelsteinkaliner.com  
JON M. ADELSTEIN on behalf of Joint Debtor Janice L Snowden jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
JON M. ADELSTEIN on behalf of Debtor Matthew J Snowden jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
JONATHAN WILKES CHATHAM on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov  
JOSHUA ISAAC GOLDMAN on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION  
SUCCESSOR THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LAUREN BERSCHLER KARL on behalf of Creditor First Tennessee Bank National Association s/m/b  
to First Horizon Home Loan Corporation lkarl@kmlawgroup.com, ddott@kmlawgroup.com  
MARY F. KENNEDY on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR  
THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION mary@javardianlaw.com,  
tami@javardianlaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MARY F. KENNEDY on behalf of Creditor First Tennessee Bank National Association s/m/b to  
First Horizon Home Loan Corporation mary@javardianlaw.com, tami@javardianlaw.com  
MICHAEL H. KALINER on behalf of Joint Debtor Janice L Snowden mhkaliner@gmail.com  
MICHAEL H. KALINER on behalf of Debtor Matthew J Snowden mhkaliner@gmail.com  
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
ksweeney@lavin-law.com  
THOMAS I. PULEO on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR  
THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

I IN RE: JANICE SNOWDEN

DEBTOR

:  
:  
:  
: BKY NO. 14-18069  
CHAPTER 13

**ORDER CONVERTING CASE TO CHAPTER 7**

AND NOW, this 18<sup>th</sup> day of September 2018, in consideration of Debtor Janice Snowden's Election to Convert Case to Chapter 7, it is hereby **ORDERED** that the case is hereby converted from a proceeding under Chapter 13 to one under Chapter 7 of the United States Bankruptcy Code as to the Debtor Janice Snowden only.

BY THE COURT:



Ashely M. Chan  
Bankruptcy Judge